



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MIDDLEBROOKS SHAPIRO, P.C.

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Attorneys for Chapter 13 Debtors,

Rhadames Rosario and Stephanie Rosario

Order Filed on June 27, 2025

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Rhadames Rosario and Stephanie Rosario,

Chapter 13 Debtors

Case No.: 24-20625-JKS

Chapter: 13

Judge: John K. Sherwood

**ORDER ON MOTION FOR AUTHORIZATION  
TO ENTER INTO FINAL LOAN MODIFICATION AGREEMENT  
(CHAPTER 13)**

The relief set forth on the following page is **ORDERED**.

**DATED: June 27, 2025**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

The Court having reviewed the Motion for Authorization to Enter into Final Loan Modification Agreement filed on 5/23/2025, as to the first mortgage with Cenlar FSB as Servicer for North Point Bank, concerning real property located at 612 Mountain Avenue, Berkeley Heights, NJ 07922, N.J., and the Court having considered any objections filed to such motion, it is hereby ORDERED that:



The debtor is authorized to enter into the final loan modification agreement.

1) The loan modification must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held or reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Loan Modification Agreement; and

3) Unless the debtor's Plan has been confirmed with 100% paid to unsecured creditors, the debtor must file a *Modified Chapter 13 Plan and Motions* within 14 days of consummation of the loan modification. If the loan modification results in material changes in the debtor's expenses, the debtor must also file amended Schedules I and J within 14 days of the date of this Order; and

4) Check one:

There is no order requiring the debtor to cure post-petition arrears through the Plan; or

Post-petition arrears are capitalized into the loan modification agreement, and the Order filed on \_\_\_\_\_ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or

Post-petition arrears have not been capitalized into the loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on \_\_\_\_\_; and

5) If fees and costs related to loss mitigation/loan modification are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 must be filed.

The Motion for Authorization to Enter into Final Loan Modification Agreement is denied.

6) The new payment amount effective 6/1/2025 will be \$792.42 (P&I Only).

In re:  
Rhadames Rosario  
Stephanie Rosario  
Debtors

Case No. 24-20625-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 27, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:**

**Recip ID** **Recipient Name and Address**  
db/jdb + Rhadames Rosario, Stephanie Rosario, 612 Mountain Avenue, Berkeley Heights, NJ 07922-2501

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Northpointe Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jessica M. Minneci	on behalf of Debtor Rhadames Rosario jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Stephanie Rosario jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

District/off: 0312-2

User: admin

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Date Rcvd: Jun 27, 2025

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Total Noticed: 1

Melinda D. Middlebrooks

on behalf of Debtor Rhadames Rosario middlebrooks@middlebrooksshapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Stephanie Rosario middlebrooks@middlebrooksshapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Michael R. DuPont

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Rebecca K. McDowell

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Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12